PATENT

ATTORNEY DOCKET NO.: 048657-5001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| In re A _l | pplication of: |) | |
|---|--|-------------|----------------------|
| Edward | MCLAUGHLIN et al. |) | |
| Application No.: 09/277,189 | | | Group Art Unit: 2761 |
| Filed: | March 26, 1999 |) | Examiner: Unassigned |
| | ELECTRONIC BILL PRESENTATION AND PAYMENT METHOD AND SYSTEM |))) | OIPE |
| Assistant Commissioner for Patents Washington, D.C. 20231 | | | # 20 1999 CC |
| Sir. | | | RADEMARK OFF |

POWER OF ATTORNEY BY ASSIGNEE

The undersigned Assignee of the entire interest in the above-identified application hereby grants power of attorney to the registered practitioners of Morgan, Lewis & Bockius LLP included in the Customer Number provided below to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, and direct that all correspondence be addressed to:

Customer Number 009629

Patent Support Unit Morgan, Lewis & Bockius LLP 1800 M Street, N.W. Washington, D.C. 20036-5869 202-467-7176 (facsimile)

Please direct all telephone calls to Duane S. Kobayashi at 202-467-7282.

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CERTIFICATE UNDER 37 C FR & 3 73(b)

| | CERTIFICATE UNDER 57 C.P.R. § 3.75(b) | | | | | | |
|--------|---|---|-----------|--|-------------------------------------|--|--|
| | Secure Commerce Services, Inc., a United States corporation, certifies that it is: | | | | | | |
| | 1. [x] an assignee of the entire right, title, and interest; or | | | | | | |
| | 2. [] an assignee of an undivided part interest | | | | | | |
| in the | applica | ation ide | ntified a | above by virtue of: | | | |
| A. | An as | an assignment from the inventor(s) of the application identified above. The | | | | | |
| | assig | nment w | as recoi | rded as follows: | | | |
| FROM | | | ТО | REEL/FRAME NO. | | | |
| | | | | | Reel: Frame: | | |
| OR | | | | | | | |
| B. | | A chain of title from the inventors, of the application identified above, to the current assignee as shown below: | | | | | |
| | From: Edward G. McLaughlin and Flint A. Lane To: Secure Commerce Services, Inc. The document was recorded in the Patent and Trademark Office at Reel Frame, or for which a copy thereof is attached. | | | | | | |
| | [x] | [x] Copies of assignments or other documents in the chain of title are attached. | | | | | |
| | The ı | ındersigi | ned (wh | ose title is supplied below) is em | powered to sign this certificate on | | |
| behal | f of the | Assigne | ee. | | | | |
| | | | | Secure Commer Princeton Comm 29 Emmons Dri | | | |

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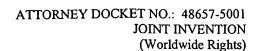
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Princeton, NJ 08540

By:

Edward G. McLaughlin Chief Executive Officer

Dated:



ASSIGNMENT

WHEREAS I/We, the below named inventor(s), [hereinafter referred to as Assignor(s)], have made an invention entitled:

ELECTRONIC BILL PRESENTATION AND PAYMENT METHOD AND SYSTEM

and for which I/WE executed an application for United States Letters Patent concurrently herewith; or filed an application for United States Letters Patent on March 26, 1999, (Serial No. 09/277,189); and

WHEREAS, Secure Commerce Services, Inc., a corporation of Delaware, whose post office address is Princeton Commerce Center, 29 Emmons Drive, Suite E10, Princeton, NJ 08540 (hereinafter referred to as Assignee), is desirous of securing the entire right, title, and interest in and to this invention in all countries throughout the world, and in and to the application for United States Letters Patent on this invention and the Letters Patent to be issued upon this application;

NOW THEREFORE, be it known that, for and in consideration of the sum of One Dollar (\$1.00) in hand paid and other good and valuable consideration the receipt of which from assignee is hereby acknowledged, I/WE, as assignor(s), have sold, assigned, transferred, and set over, and do hereby sell, assign, transfer, and set over unto the assignee, its lawful successors and assigns, MY/OUR entire right, title, and interest in and to this invention and this application, and all divisions, and continuations thereof, and all Letters Patent of the United States which may be granted thereon, and all reissues thereof, and all rights to claim priority on the basis of such application, and all applications for Letters Patent which may hereafter be filed for this invention in any foreign country and all Letters Patent which may be granted on this invention in any foreign country, and all extensions, renewals, and reissues thereof; and I/WE hereby authorize and request the Commissioner of Patents and Trademarks of the United States and any official of any foreign country whose duty it is to issue patents on applications as described above, to issue all Letters Patent for this invention to assignee, its successors and assigns, in accordance with the terms of this Assignment;

AND, I/WE HEREBY covenant that I/WE have the full right to convey the interest assigned by this Assignment, and I/WE have not executed and will not execute any agreement in conflict with this Assignment;

AND, I/WE HEREBY further covenant and agree that I/WE will, without further consideration, communicate with assignee, its successors and assigns, any facts known to ME/US respecting this invention, and testify in any legal proceeding, sign all lawful papers when called upon to do so, execute and deliver any and all papers that may be necessary or desirable to perfect the title to this invention in said assignee, its successors or assigns, execute all divisional, continuation, and reissue applications, make all rightful oaths and generally do everything possible to aid assignee, its successors and assigns, to obtain and enforce proper patent protection for this invention in the United States and any foreign country, it being understood that any expense incident to the execution of such papers shall be borne by the assignee, its successors and assigns.

| IN TESTIMONY WHEREOF, I/WE have hereunto set our hand(s). | | | | | |
|---|---|--|--|--|--|
| County of Merces State of New Jersey | Edward G. McLaughlin. Full Name of Sole or First Assignor | | | | |
| d ss. | 212 North Chancellor Street, Newtown, PA 18940 Address | | | | |
| Subscribed and sworn to before me this! day of Sagt., 1999. Lanain Can Notary Public LORRAINE ROSE | First Assignor's Signature | | | | |
| Notary Public Connected ROSE Services AV21/2004 | 9/9/9 9 Date | | | | |
| Names of additional inventors attached [X] Yes |] No | | | | |

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| County of Mercer State of Now Jersey | Flint A. Lane Full Name of Second Assignor |
|---|--|
| State of 10800 3803800 SS. | 57 Danville Drive, Princeton Jct., NJ 08550 |
| Subscribed and sworn to before me this of day of Sept., 1999. LORRAINE ROSE Notary Public OF NEW JERSEY | Address Second Assignor's Signature 9/9/99 Date |
| Names of additional inventors attached [] Yes | [X] No |